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Express Mail No. EV729043050US Docket No.: 418268003US

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Smith et al.

Application No.: 10/789,392

Confirmation No.: 4945

Filed: February 27, 2004 Art Unit: 3621

For: METHOD AND SYSTEM FOR A SERVICE

PROVIDER TO CONTROL EXPOSURE TO NON-PAYMENT BY A SERVICE

CONSUMER

INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits as far as is known to the undersigned (37 CFR 1.97(b)(3)).

A copy of each reference, excluding the U.S. Patents and Applications on the PTO/SB/08 is attached.

Application No.: 10/789,392 Docket No.: 418268003US

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Information Disclosure statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 50-0665, under Order No. 418268003US.

Dated: 6-13-06

Respectfully submitted,

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PTO/SB/08a/b (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

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Substitute for form 1449A/B/PTO				Complete if Known		
				Application Number	10/789,392-Conf. #4945	
11	NFORMATIC	ON DISC	CLOSURE	Filing Date	February 27, 2004	
S	TATEMENT	BY AP	PLICANT	First Named Inventor	Mike D. Smith	
				Art Unit	3621	
	(Use as many sheets as necessary)			Examiner Name	J. A. Reagan	
Sheet	1	of	2	Attorney Docket Number	418268003US	

			U.S. PA	TENT DOCUMENTS	
Everniner	Cite No.1	Document Number	Publication Date	Traine of Laternee of	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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		US-10/788,677	02-27-2004	Smith et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No.1	Foreign Patent Document Country Code ³ -Number'-Kind Code ⁵ (<i>if known</i>)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear			
		EP 0 824 742	02/25/1998	Briscoe				

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NON PATENT LITERATURE DOCUMENTS						
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²			
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Examiner	/Jamie Kucab/	Date	10/20/2008
Signature	roanno readabi	Considered	10/23/2000

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STATEMENT BY APPLICANT				First Named Inventor	Mike D. Smith	
				Art Unit	3621	
(Use as many sheets as necessary)			necessary)	Examiner Name	J. A. Reagan	
Sheet	2	of	2	Attorney Docket Number	418268003US	

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^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Examiner	/Jamie Kucab/	Date	10/20/2008
Signature		Considered	10/20/2000

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.